

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF ARKANSAS
EL DORADO DIVISION**

In re:

MICHAEL CLAYTON LOWRY

Debtor(s)

Case No. 1:24-bk-70534 T

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack W Gooding, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/01/2024.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 11/05/2024.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 10.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$8,564.64.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$0.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$0.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$0.00
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$0.00**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
21ST MORTGAGE CORPORATION	Secured	NA	7,785.93	0.00	0.00	0.00
AJ Equity Group, LLC	Unsecured	130,000.00	NA	NA	0.00	0.00
ANTONIO-BENITO, ET AL. (CLASS)	Unsecured	NA	2,126,666.51	2,126,666.51	0.00	0.00
ANTONY ARCE PEREZ	Unsecured	508.02	508.02	508.02	0.00	0.00
BERNABE ANTONIO BENITO	Unsecured	930.84	930.84	930.84	0.00	0.00
BERNARDO ALEJANDRO ESTRADA S	Unsecured	718.56	718.56	718.56	0.00	0.00
Charge Up Capital	Unsecured	30,000.00	NA	NA	0.00	0.00
CHARLY CESAR RODRIGUEZ BOLAN	Unsecured	760.48	760.48	760.48	0.00	0.00
Credence Resource Management, LLC	Unsecured	873.00	NA	NA	0.00	0.00
DAVID BLANCAS CONCHA	Unsecured	765.54	765.54	765.54	0.00	0.00
DEPT OF FINANCE & ADMIN	Unsecured	NA	71.16	71.16	0.00	0.00
DEPT OF FINANCE & ADMIN	Secured	27,093.17	27,093.17	27,093.17	0.00	0.00
DEPT OF FINANCE & ADMIN	Priority	NA	1,245.13	1,245.13	0.00	0.00
DISCOVER BANK	Unsecured	19,680.85	19,680.85	19,680.85	0.00	0.00
EDGAR ERNESTO VILLARREAL CHAI	Unsecured	765.54	765.54	765.54	0.00	0.00
EDUARDO MARTINEZ ALVAREZ	Unsecured	731.92	731.92	731.92	0.00	0.00
EMANUEL XOTHLANIUA ROSETE	Unsecured	962.16	962.16	962.16	0.00	0.00
EUGENIO RIVERA TORRES	Unsecured	918.66	918.66	918.66	0.00	0.00
EVEREST BUSINESS FUNDING	Unsecured	53,955.10	53,955.10	53,955.10	0.00	0.00
FERNANDO EVARISTO VALOIS	Unsecured	943.02	943.02	943.02	0.00	0.00
FERNANDO PEREZ CARBAJAL	Unsecured	842.10	842.10	842.10	0.00	0.00
FERNANDO RIVERA BARRIENTOS	Unsecured	695.20	695.20	695.20	0.00	0.00
GILDARDO HERNANDEZ GOMEZ	Unsecured	918.66	918.66	918.66	0.00	0.00
GILIBERTO MEDRANO RAMOS	Unsecured	485.08	485.08	485.08	0.00	0.00
GONZALO CASTRO GONZALES	Unsecured	932.58	932.58	932.58	0.00	0.00
HCS LENDING/TVT 2.0 LLC	Unsecured	150,000.00	NA	NA	0.00	0.00
HEADWAY CAPITAL	Unsecured	56,644.56	56,644.56	56,644.56	0.00	0.00
Hector Nava Farias	Unsecured	725.80	725.80	725.80	0.00	0.00
HECTOR TREJO GUILLEN	Unsecured	703.36	703.36	703.36	0.00	0.00
HILARIO FRANCISCO ABARCA	Unsecured	1,402.46	1,402.46	1,402.46	0.00	0.00
HORACIO CASARRUBIAS RAMIREZ	Unsecured	821.68	821.68	821.68	0.00	0.00

Scheduled Creditors:						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ISMAEL GUERRA TOVAR	Unsecured	719.58	719.68	719.68	0.00	0.00
JESUS JIMENEZ MARTINEZ	Unsecured	856.36	856.36	856.36	0.00	0.00
JHONATAN ARANDA ESPINOZA	Unsecured	648.28	648.28	648.28	0.00	0.00
JORGE HUANTE LOPEZ	Unsecured	703.36	703.36	703.36	0.00	0.00
JOSE DE JESUS VENZOR MUNOZ	Unsecured	838.62	838.62	838.62	0.00	0.00
JOSE GUADALUPE MONREAL LOPEZ	Unsecured	760.48	760.48	760.48	0.00	0.00
JOSE RUBIO HERNANDEZ	Unsecured	869.94	869.94	869.94	0.00	0.00
JUAN ANGEL SOTO HERNANDEZ	Unsecured	648.28	648.28	648.28	0.00	0.00
JULIO GOMEZ ORTEGA	Unsecured	944.76	944.76	944.76	0.00	0.00
Ka'Breona Lewis	Unsecured	NA	NA	NA	0.00	0.00
Kenneth Lewis	Unsecured	NA	NA	NA	0.00	0.00
Kyra Lewis	Unsecured	NA	NA	NA	0.00	0.00
Legend Funding	Unsecured	NA	NA	NA	0.00	0.00
LEONARDO FIGUEROA MEJIA	Unsecured	716.82	716.82	716.82	0.00	0.00
LUIS CARLOS PAREDES SAUCEDO	Unsecured	228.04	228.04	228.04	0.00	0.00
LUIS ENRIQUE NAVA TORRES	Unsecured	784.68	784.68	784.68	0.00	0.00
LUIS JESUS PULGARIN SANCHEZ	Unsecured	715.56	718.56	718.56	0.00	0.00
MARCELINO AGUILAR HUANTE	Unsecured	915.52	915.52	915.52	0.00	0.00
MARCOS DAVID ORTIZ MARTINEZ	Unsecured	731.92	731.92	731.92	0.00	0.00
MARIO SANCHEZ VILLANUEVA	Unsecured	723.76	723.76	723.76	0.00	0.00
MIGUEL ANGEL ROMERO JIMENEZ	Unsecured	824.70	824.70	824.70	0.00	0.00
MIGUEL ANGEL RUEDA GONZALES	Unsecured	733.96	733.96	733.96	0.00	0.00
MIGUEL ANGEL TOVAR GONZALES	Unsecured	526.48	526.48	526.48	0.00	0.00
MIGUEL ANGEL VENEGAS VENEGAS	Unsecured	842.10	842.10	842.10	0.00	0.00
MISAEAL TEODORO RIVAS GONZALES	Unsecured	648.28	648.28	648.28	0.00	0.00
OCTAVIO SALDANA FERREGRINO	Unsecured	467.32	467.32	467.32	0.00	0.00
OMAR GONZALEZ ZUNIGA	Unsecured	718.56	718.56	718.56	0.00	0.00
PATRICIO BALDERAS ALBARADO	Unsecured	768.64	768.64	768.64	0.00	0.00
PEDRO MISAEAL GALLEGOS MARQUE	Unsecured	979.79	979.79	979.79	0.00	0.00
RAYMUNDO SIGALA CADENA	Unsecured	760.48	760.48	760.48	0.00	0.00
REYNALDO CASTRO GONZALES	Unsecured	NA	836.88	836.88	0.00	0.00
RITO VELIZ SANDOVAL	Unsecured	739.44	739.44	739.44	0.00	0.00
SAUL HERNANDEZ ROMERO	Unsecured	467.32	467.32	467.32	0.00	0.00
Secure Funding Source	Unsecured	85,000.00	NA	NA	0.00	0.00
SERGIO RAMOS SOTO	Unsecured	842.10	842.10	842.10	0.00	0.00
UNITED STATES TREASURY (ACH)	Priority	5,000.00	5,000.00	5,000.00	0.00	0.00
UNITED STATES TREASURY (ACH)	Secured	972,131.52	972,131.52	972,131.52	0.00	0.00
WARREN BANK & TRUST	Secured	30,794.86	30,794.86	30,794.86	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$30,794.86	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$999,224.69	\$0.00	\$0.00
TOTAL SECURED:	\$1,030,019.55	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$6,245.13	\$0.00	\$0.00
TOTAL PRIORITY:	\$6,245.13	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$2,294,514.95	\$0.00	\$0.00

Disbursements:			
Expenses of Administration	<u>\$0.00</u>		
Disbursements to Creditors	<u>\$0.00</u>		
TOTAL DISBURSEMENTS :			<u>\$0.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/28/2025

By: /s/ Jack W Gooding

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.